

Exhibit C

Lathrop, Sara - IA

From: Matthew Winkler [Matthew.Winkler@macquarie.com]
Sent: Thursday, November 06, 2008 3:03 PM
To: Robinson, Sharon - IA
Cc: Brown, Nicole - IA
Subject: FW: November 12 2008 freeze
Attachments: Freeze mailing addresses AVM-BPO.xls; MMUSA_AVM-BPO freeze111208 (2).doc; MMUSA_QA_AVM-BPO freeze_111208.doc

Sharon,

Attached is the list of the next round out loans that we are freezing. Also, attached is a copy of the updated Freeze (Suspension) Letter and Q&As. We are wanting to freeze the loans as of November 12, 2008. The same process as previous will apply. Also, all transaction that come in on the 12th we want to have paid. Any questions please let me know.

Thanks

Matthew S. Winkler
Post Settlement and Closing Manager
Macquarie Mortgages USA Inc.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Date

Borrower Name
Mailing Address
City, ST ZIP



Important Notice of Account Suspension Resulting From Decreased Property Value

RE: Account Number XXXXXXXXXX ("Account")
Property Address

Dear XXXX:

As you may know, property values in many areas of the country have fallen. Due to these declines, we have reviewed all of our home equity line of credit accounts to ensure our customers do not borrow more against their home than what the home is worth.

As a part of this process, we have reassessed your home equity credit line account ("Account") and have proceeded to suspend your Account. We have taken this action because the current value of your property has significantly declined compared to its appraised value at the time your Account was opened. For that reason, in accordance with the terms of your Home Equity Line Agreement and Initial Disclosure Statement ("Agreement"), your Account is temporarily suspended.

What does this suspension mean for you?

- You may not make any additional advances on your Account.
- Debit transactions, including all checks and access card transactions, presented for payment from this Account on or after November 12, 2008 will be refused and returned unpaid.
- You will continue to receive your normal monthly statement and you are required to continue to make payments on any outstanding balance on your Account.
- If you currently use one of our automatic payment programs (APP), this service will continue.

In accordance with the terms of your Agreement, you may request reinstatement of your Account. Requests must be made in writing as follows:

1. Requests must be submitted by fax or mail to: HELOC Department, 1100 Virginia Dr, Mail Stop 190-FTW-C26, Ft. Washington, PA, 19034 or fax to 866-259-5523. The request must be signed by all parties named on the original Agreement; and
2. Your request must be supported by Full Uniform Residential Appraisal Report (URAR) of the property, interior and exterior, obtained at your expense and prepared by a licensed appraiser. The appraisal you submit is subject to review and approval by Macquarie Mortgages. An additional field review may also be required.
3. Your request must also be supported with income documentation. All parties who used their income to qualify for the loan Account must submit current evidence of income with a copy of your most recent pay stub.
 - If you are self employed or have commission income, please provide last two years' personal and business tax returns, including all schedules and your year- to-date profit and loss statement.
 - If you are a salaried or wage earner, please provide last two years' W-2s and a current pay stub with your year-to-date earnings.

Upon our receipt of the above items, we will investigate whether the reason for our suspension of your Account continues to exist. If we determine the reason no longer exists, and provided no other reasons exist that would permit continued suspension, we may reinstate your credit privileges as soon as reasonably possible.

This change is being made as a direct result of the decline in your property value.

If you have any questions, please contact Customer Care at 866-725-0786, Monday through Friday from 8:00 AM to 5:00 PM Central Time.

Customer Care
Loan Servicing
www.mymacquariemortgage.com

